



TO: Outreach Partners and Interested Parties

FROM: **Prescription Advantage**

DATE: November 16, 2010

## ***BULLETIN***

This bulletin is one in a series of routine updates regarding Prescription Advantage . These notices are designed to inform a broad network of outreach partners and other interested parties about Plan updates affecting both current and future Plan members.

### ***2010 Prescription Advantage Plan Changes***

Because of the current nationwide economic situation and its impact on Massachusetts, Prescription Advantage is one of a number of state programs that has had their budgets reduced for the current fiscal year. To ensure that expenditures for the program do not exceed the reduced budget, it is necessary to change the benefits that many Prescription Advantage participants now receive.

**Effective January 1, 2010**, for members in categories S1, S2 and S3, Prescription Advantage will no longer subsidize the monthly premium for Medicare prescription drug plans. This includes subsidies to both stand-alone prescription drug plans (PDPs) and managed care plans (MA-PDs).

Prescription Advantage began mailing the attached letters to members affected by this change on Friday, November 13.

We recognize that this change may cause some confusion, especially among members who have not previously been billed or had to pay for any portion of their Part D plan premium. All Prescription Advantage communications with affected members will emphasize the necessity of the member paying the plan's monthly premium . Co-payment assistance from Prescription Advantage is only available to members enrolled in a Medicare Part D drug plan or creditable coverage plan.

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**There are no other changes to Prescription Advantage benefits for Medicare and non-Medicare members.**

For members eligible for Medicare, assistance with co-payments will remain as follows:

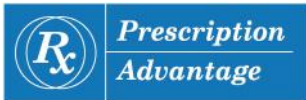
For members in category S0 with full extra help, co-payment assistance begins immediately and members will not pay more than the 2010 co-payment rate of \$2.50 for a 30-day supply of a generic drug and \$6.30 for a 30-day supply of a brand-name drug. Prescription Advantage will continue to cover benzodiazepines and members will not pay more than \$7 (generic) and \$18 (brand) co-payments for a 30-day supply.

For members in category S1 with partial extra help, co-payment assistance begins immediately and members will not pay more than \$7 for a 30-day supply of a generic drug and \$18 for a 30-day supply of a brand-name drug.

For members in categories S2, S3 and S4, Prescription Advantage assistance with drug costs will begin when a member reached the Part D coverage gap or "donut hole" (\$2,830 in the total retail costs of covered drugs in 2010). Once the member reaches this point, co-payments for S2 members will not exceed \$7 for a 30-day supply of a generic drug and \$18 for a 30-day supply of a brand-name drug. Co-payments for S3 and S4 members will not exceed \$12 for a 30-day supply of a generic drug and \$30 for a 30-day supply of a brand-name drug.

For members in categories S5, Prescription Advantage assistance will begin when members have accumulated \$3,250 in out-of-pocket costs in calendar year 2010 while they are enrolled in Prescription Advantage. Once the member reaches this point, Prescription Advantage will pay all co-payments for prescription drugs covered by the member's plan for the remainder of the calendar year.

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## Letter to S1 Members

November 2009

<FName> <MI> <LName>  
<ARFName> <ARLName>  
<AddressLine1> <AddressLine2>  
<City>, <State> <Zipcode>

RE: Changes to your Prescription Advantage Benefits as of January 1, 2010

Dear <FName> <LName>:

**This letter provides important information about changes to your Prescription Advantage benefits effective January 1, 2010. Please read the following program change information carefully.**

Due to the current nationwide economic situation, and its impact on Massachusetts, it is necessary to reduce the current fiscal year budget for the Prescription Advantage program. To remain financially viable within the reduced budget, it is necessary to change the benefits that many Prescription Advantage participants now receive.

**Effective January 1, 2010**, Prescription Advantage will no longer pay any portion of your **Medicare Part D drug plan premium**. The premium subsidy you received from Prescription Advantage will be eliminated. The Low Income Subsidy (also known as Extra Help) that you receive from Medicare will still continue to pay part of your premium but you will now be responsible for a portion. By January 2010 you will begin to receive a monthly invoice directly from your Part D plan for your portion of the premium. If you do not pay this invoice you will lose your Medicare Part D coverage.

There are no changes to the co-payment assistance that you currently receive from Prescription Advantage. However the co-payment assistance from Prescription Advantage is only available if you remain enrolled in a Medicare Part D drug plan or creditable coverage plan.

If you have questions regarding your Prescription Advantage benefit, please contact Prescription Advantage Customer Service at 1-800-AGE-INFO (1-800-243-4636), press 2, or TTY for the deaf and hard of hearing at 1-877-610-0241.

Sincerely,

Prescription Advantage

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### What you can do to lower your prescription drug costs

- Talk to your doctor. There may be generic drugs or other less expensive drugs that are appropriate for you.
- Talk to your Medicare Part D plan. Your plan may be able to suggest ways you can lower your costs.
- Review the Medicare Part D plans available for 2010 as there may be a plan with a lower premium or co-payments that would work for you.

If you need assistance, please contact one of the resources listed below. These are organizations that will help you compare Medicare drug plans and answer questions that you may have about your drug coverage.

**SHINE** - (Serving the Health Information Needs of Elders) – Free individual health insurance counseling available to all Medicare beneficiaries.

**1-800-AGE-INFO (1-800-243-4636), press 3 or**

**TTY (toll free) 1-800-872-0166**

**[www.mass.gov/elders](http://www.mass.gov/elders)**

**MassMedLine** - A free resource for prescription drug information and assistance.

Pharmacists are available to assist you.

**1-866-633-1617**

**TTY/TDD users should ask the operator to call the MassMedLine toll -free number**

**[www.massmedline.com](http://www.massmedline.com)**

**Medicare** - For general assistance with the Medicare Part D benefits and the Medicare drug plans. Please look for the *Medicare and You* handbook that was sent to you in October.

Contact Medicare if you did not receive it.

**1-800-MEDICARE**

**TTY (toll free) 1-877-486-2048**

**[www.medicare.gov](http://www.medicare.gov)**

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## Letter to S2 and S3 Members

November 2009

ID Number: <ID Number>

<FName> <MI> <LName>  
<ARFName> <ARLName>  
<AddressLine1> <AddressLine2>  
<City>, <State> <Zipcode>

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**Effective January 1, 2010, Prescription Advantage will no longer pay any portion of your Medicare Part D drug plan premium.** Any subsidy you may have received from Prescription Advantage towards your Part D premium will be eliminated.

By January 2010 you will begin to receive a monthly invoice directly from your Medicare drug plan for the entire premium. Please be aware that it is your responsibility to pay this monthly invoice. If you do not pay this invoice you will lose your Medicare Part D coverage. Now that Prescription Advantage will not pay any of your premium you may wish to have your Medicare Part D drug plan premium deducted directly from your bank / checking account. To do this, call your Medicare prescription drug plan.

There are no changes to the co-payment assistance that you currently receive from Prescription Advantage. However, the co-payment assistance from Prescription Advantage is only available if you remain enrolled in a Medicare Part D drug plan or creditable coverage plan.

If you have questions regarding your Prescription Advantage benefit, please contact Prescription Advantage Customer Service at 1-800-AGE-INFO (1-800-243-4636), press 2, or TTY for the deaf and hard of hearing at 1-877-610-0241.

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